



JDW

PATENT
Attorney Docket No. 05793.3093-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Robert J. GREENBERG et al.) Group Art Unit: 4143
Application No.: 10/706,952) Examiner: Nathan C. Uber
Filed: November 14, 2003)
For: SYSTEMS AND METHODS FOR) Confirmation No.: 7773
MANAGING A FINANCIAL ACCOUNT)
BASED ON NON-CREDIT BEHAVIOR)
OF A CUSTOMER)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed March 10, 2008, the period for response to which extends through June 10, 2008, please amend the application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 3 of this paper.

Remarks follow the amendment sections of this paper.